

**Information to identify the case:**

|  |                                  |                                |                         |
|--|----------------------------------|--------------------------------|-------------------------|
| Debtor 1   | <b>Connie Jean Balderson</b>     | Social Security number or ITIN | <b>xxx-xx-7806</b>      |
|  | First Name Middle Name Last Name | EIN                            | __-____                 |
| Debtor 2<br>(Spouse, if filing)                                    | <b>Albert Lee Balderson</b>      | Social Security number or ITIN | <b>xxx-xx-8203</b>      |
|  | First Name Middle Name Last Name | EIN                            | __-____                 |
| United States Bankruptcy Court <b>Eastern District of Virginia</b> |                                  | Date case filed for chapter    | <b>7 March 29, 2016</b> |
| Case number: <b>16-31532-KRH</b>                                   |                                  |                                |                         |

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

|   | About Debtor 1:   | About Debtor 2:   |
|---|---|---|
| 1. Debtor's full name                       | Connie Jean Balderson   | Albert Lee Balderson  |
| 2. All other names used in the last 8 years | aka Connie Jean Reese   |   |
| 3. Address                                  | 2302 Coan Stage Rd.<br>Heathsville, VA 22473  | 2302 Coan Stage Rd.<br>Heathsville, VA 22473  |
| 4. Debtor's attorney<br>Name and address    | Richard James Oulton<br>America Law Group, Inc.<br>8501 Mayland Dr.<br>Suite 106<br>Henrico, VA 23294 | Contact phone 804-308-0051<br>Email: <a href="mailto:2debtlawgroup@gmail.com">2debtlawgroup@gmail.com</a>           |
| 5. Bankruptcy trustee<br>Name and address   | Peter J. Barrett<br>Kutak Rock LLP<br>1111 E. Main Street, Suite 800<br>Richmond, VA 23219            | Contact phone (804) 343-5237<br>Email: <a href="mailto:peter.barrett@kutakrock.com">peter.barrett@kutakrock.com</a> |

For more information, see page 2 &gt;

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|---|---|--|
| <p><b>6. Bankruptcy clerk's office</b></p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>.</p> <p><b>McVCIS 24-hour case information:</b><br/>Toll Free 1-866-222-8029</p> | <p>701 East Broad Street<br/>Richmond, VA 23219</p> <p>Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.</p> <p>Contact phone 804-916-2400</p>  | <p><b>For the Court:</b></p> <p>Clerk of the Bankruptcy Court:<br/>William C. Redden</p> <p>Date: March 31, 2016</p>   |
| <p><b>7. Meeting of creditors</b></p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>   | <p><b>May 2, 2016 at 02:00 PM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>  | <p>Location:</p> <p><b>Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885</b></p> |
| <p><b>8. Presumption of abuse</b></p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>  | <p>The presumption of abuse does not arise.</p>   |  |
| <p><b>9. Deadlines</b></p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>  | <p><b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b></p> <p><b>Filing deadline: July 1, 2016</b></p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7),<br/>or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> |  |
| <p><b>10. Proof of claim</b></p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>   | <p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>  |  |
| <p><b>11. Creditors with a foreign address</b></p>  | <p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>  |  |

For more information, see page 3 >

|  |   |
|--|---|
| <b>12. Exempt property</b>   | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9. |
| <b>13. Local Rule Dismissal Warning</b>  | Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.   |
| <b>14. Payment of Fees for Richmond Case and Adversary Filing and Miscellaneous Requests</b>   | Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.   |
| <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://ebn.uscourts.gov">http://ebn.uscourts.gov</a> or call, toll free: 877-837-3424. Case/docket information available on Internet @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></i></p> <p><b>ATTENTION DEBTORS:</b> Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a> and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.</p> |   |

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Connie Jean Balderson  
 Albert Lee Balderson  
 Debtors

Case No. 16-31532-KRH  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: mullert  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 46

Date Rcvd: Mar 31, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2016.

db/jdb +Connie Jean Balderson, Albert Lee Balderson, 2302 Coan Stage Rd.,  
 Heathsville, VA 22473-3135  
 13309342 +Basic Auto Sales, 11371 Washington Highway, Ashland, VA 23005-8007  
 13309346 +Cindy Balderson, 262 Norman's Corner Rd, Farnham, VA 22460-3028  
 13309347 +Cntry Door, Attn:Bankruptcy, PO Box 2830, Monroe, WI 53566-8030  
 13309350 +Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331  
 13309351 +Credit Control Corp, PO Box 120568, Newport News, VA 23612-0568  
 13309353 +Dillard Associates PC, 229 Prince Street, P.O. Box 356, Tappahannock, VA 22560-0356  
 13309358 +Ginnys/Swiss Colony Inc, 1112 7th Ave, Monroe, WI 53566-1364  
 13309360 +Heathsville Animal Clinic, 45 Back Street, Heathsville, VA 22473  
 13309363 +Kalbaugh, Pfund & Messersmith, 901 Moorefield Park Dr., Ste 200, Richmond, VA 23236-3660  
 13309364 +Lexington Consumer Advocacy LL, c/o Customer Care Dep't, 337 Garden Oaks Blvd,  
 Houston, TX 77018  
 13309365 +MCV Associated Physicians, 830 E Main St, Suite 1900, Richmond, VA 23219-2701  
 13309367 +Montgomery Ward Credit, 3650 Milwaukee St, Madison, WI 53714-2304  
 13309369 +NCC, 5503 Cherokee Ave, Alexandria, VA 22312-2307  
 13309371 +Onward Credit Customer Support, 505 N LaSalle St., Suite 550, Chicago, IL 60654-7193  
 13309372 +Pelletteri, 1717 Park St, Naperville, IL 60563-8479  
 13309373 +Peter S Lake, Esq., 4445 Corporation Lane, Suite 155, Virginia Beach, VA 23462-3262  
 13309374 +Rappahannock General Hospital, PO Box 1449, Kilmarnock, VA 22482-1449  
 13309375 +Riverside Emergency Phys, PO Box 1929, Kilmarnock, VA 22482-1929  
 13309376 +Riverside Health System, Riverside Tappahannock Hospita, PO Box 6008,  
 Newport News, VA 23606-0008  
 13309378 +Seventh Avenue, re: Bankruptcy Dep't, 112 7th Ave, Monroe, WI 53566  
 13309381 +Terry Hatcher, 2302 Coan Stage Rd, Heathsville, VA 22473-3135  
 13309383 +VCU Health System -- MCV Hosp., Set-off Debt Section, PO Box 980462,  
 Richmond, VA 23298-0462

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: 2debtlawgroup@gmail.com Apr 01 2016 01:55:36 Richard James Oulton,  
 America Law Group, Inc., 8501 Mayland Dr., Suite 106, Henrico, VA 23294

tr +EDI: QPJBARRETT.COM Apr 01 2016 01:48:00 Peter J. Barrett, Kutak Rock LLP,  
 1111 E. Main Street, Suite 800, Richmond, VA 23219-3521  
 13309343 +E-mail/Text: bankruptcy@caavps.com Apr 01 2016 01:56:35 Calvary Portfolio Services,  
 500 Summit Lake Dr, Ste 400, Valhalla, NY 10595-2322  
 13309344 +EDI: CAPITALONE.COM Apr 01 2016 01:48:00 Capital One, Attn: Bankruptcy, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 13309345 +E-mail/Text: opsga\_usbankruptcy@cashnetusa.com Apr 01 2016 01:55:46 CashnetUSA,  
 attn: Bankruptcy, 175 W Jackson Blvd Ste 1000, Chicago, IL 60604-2863  
 13309348 +EDI: WFNNB.COM Apr 01 2016 01:48:00 Comenity Bank, PO Box 182124,  
 Columbus, OH 43218-2124  
 13309349 +EDI: CONVERGENT.COM Apr 01 2016 01:48:00 Convergent Outsourcing Inc, 800 SW 39th St,  
 PO Box 9004, Renton, WA 98057-9004  
 13309354 +EDI: DIRECTV.COM Apr 01 2016 01:48:00 DirectTV, attn: Bankruptcy Claims, PO Box 6550,  
 Englewood, CO 80155-6550  
 13309356 +EDI: FORD.COM Apr 01 2016 01:48:00 Ford Motor Credit, PO Box 62180,  
 Colorado Springs, CO 80962-0000  
 13309355 +EDI: BLUESTEM.COM Apr 01 2016 01:48:00 Fingerhut, 6250 Ridgewood Rd,  
 St Cloud, MN 56303-0820  
 13309357 +EDI: RMSC.COM Apr 01 2016 01:48:00 GE Capital Retail Bank, attn: Bankruptcy Dep't,  
 P.O. Box 1950, Morristown, NJ 07962-1950  
 13309359 +EDI: GMACFS.COM Apr 01 2016 01:48:00 GMAC, now: Ally Financial, PO Box 380901,  
 Minneapolis, MN 55438-0901  
 13309361 +EDI: HFC.COM Apr 01 2016 01:48:00 HFC, PO Box 8873, Virginia Beach, VA 23450-8873  
 13309362 +EDI: IRS.COM Apr 01 2016 01:48:00 Internal Revenue Service, Insolvency Unit,  
 PO Box 7346, Philadelphia, PA 19101-7346  
 13309366 +EDI: MID8.COM Apr 01 2016 01:48:00 Midland Credit Management, 8875 Aero Dr, Ste 200,  
 San Diego, CA 92123-2255  
 13309368 +E-mail/Text: Bankruptcy\_3rdParty\_Team@cashnetusa.com Apr 01 2016 01:57:09 Nc Financial,  
 175 W Jackson Blvd, Chicago, IL 60604-2863  
 13309370 +E-mail/Text: Bankruptcy\_3rdParty\_Team@cashnetusa.com Apr 01 2016 01:57:09 Net Credit,  
 200 W Jackson Blvd, Suite 2400, Chicago, IL 60606-6941  
 13309379 +EDI: AGFINANCE.COM Apr 01 2016 01:48:00 Springliff Fin, 601 Nw 2nd St,  
 Evansville, IN 47708-1013  
 13309380 +EDI: CHRYSLER.COM Apr 01 2016 01:48:00 TD Auto Finance LLC, 27777 Inkster Rd.,  
 Farmington, MI 48334-5326  
 13309382 +EDI: USDARHS.COM Apr 01 2016 01:48:00 Usda Rural Development, P.O.Box 790170,  
 St Louis, MO 63179-0170  
 13309384 +EDI: VERIZONEAST.COM Apr 01 2016 01:48:00 Verizon, 500 Technology Dr, Suite 500,  
 Weldon Spring, MO 63304-2225  
 13309385 +EDI: VERIZONEAST.COM Apr 01 2016 01:48:00 Verizon, 500 Technology Dr Ste 30,  
 Weldon Spring, MO 63304-2225

District/off: 0422-7

User: mullert  
Form ID: 309A

Page 2 of 2  
Total Noticed: 46

Date Rcvd: Mar 31, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13309386 +E-mail/Text: bkr@taxva.com Apr 01 2016 01:56:58 Virginia Department of Taxatio,  
PO Box 2156, Richmond, VA 23218-2156

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13309352\* +Credit Control Corporation, PO Box 120568, Newport News, VA 23612-0568  
13309377 ##+Riverside Health System, PO Box 2858, Raleigh, NC 27602-2858

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 02, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 30, 2016 at the address(es) listed below:

Peter J. Barrett peter.barrett@kutakrock.com,  
charisse.matthews@kutakrock.com;pbarrett@ecf.epigsystems.com  
Richard James Oulton on behalf of Joint Debtor Albert Lee Balderson 2debtlawgroup@gmail.com,  
thedebtlawgroupmail@gmail.com;DLGHearings@gmail.com;jkrumbein@krumbeinlaw.com  
Richard James Oulton on behalf of Debtor Connie Jean Balderson 2debtlawgroup@gmail.com,  
thedebtlawgroupmail@gmail.com;DLGHearings@gmail.com;jkrumbein@krumbeinlaw.com

TOTAL: 3